IN THE UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF TEXAS BROWNSVILLE DIVISION

In re: Victor Hugo Tamayo and

§

Case No. 17-10266-EVR

Maria Tamayo, Debtors

§

Chapter 13

MOTION OF POPLAR GROVE RENTALS FOR RELIEF FROM THE STAY [AND CO-DEBTOR STAY, IF APPLICABLE] AND WAIVER OF §362(e) REQUIREMENT, IF APPLICABLE REGARDING EXEMPT PROPERTY

THIS IS A MOTION FOR RELIEF FROM AUTOMATIC STAY. IF IT IS GRANTED, THE MOVANT MAY ACT OUTSIDE OF THE BANKRUPTCY PROCESS. IF YOU DO NOT WANT THE STAY LIFTED, IMMEDIATELY CONTACT THE MOVING PARTY TO SETTLE. IF YOU CANNOT SETTLE, YOU MUST FILE A RESPONSE AND SEND A COPY TO THE MOVING PARTY AT LEAST 7 DAYS BEFORE THE HEARING. IF YOU CANNOT SETTLE, YOU MUST ATTEND THE HEARING. EVIDENCE MAY BE OFFERED AT THE HEARING AND THE COURT MAY RULE.

REPRESENTED PARTIES SHOULD ACT THROUGH THEIR ATTORNEY.

THERE WILL BE A HEARING ON THIS MATTER ON AUGUST 7, 2018 AT 9:00 A.M. IN JUDGE EDUARDO V. RODRIGUEZ'S COURT, COURTROOM #5, 600 E. HARRISON STREET, BROWNSVILLE, TEXAS 78510.

- 1. This motion requests an order from the Bankruptcy Court authorizing the person filing this motion to foreclose on or to repossess the property that is identified in paragraph 3.
- 2. Movant: Poplar Grove Rentals.
- 3. Movant, directly or as agent for the holder, holds a security interest in $\underline{10x16}$ portable storage building, ID# EMUT-187356-1016-051314-TX.
- 4. Movant has reviewed the schedules filed in this case. The property described in paragraph 3 is claimed as exempt by the debtor. Movant does not contest the claimed exemption.
- 5. Type of collateral (e.g., Home, Manufactured Home, Car, Truck, Motorcyle): <u>portable storage</u> building.

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- 6. Debtor's scheduled value of property: \$1,000.00.
- 7. Movant's estimated value of property: \$2,195.00.
- 8. Total amount owed to movant: \$1,725.87 (as of April 10, 2018).
- 9. Estimated equity (paragraph 7 minus paragraph 8): \$\(\frac{0}{2} \) See attached Rental Purchase Agreement.
- 10. Total pre and post-petition arrearages: \$1,186.00 (as of 4/10/2018).
- 11. Total post-petition arrearages: \$948.80 (as of 4/10/2018).
- 12. Amount of unpaid, past due property taxes, if applicable: N/A.

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13. Expiration date on insurance policy, if applicable: <u>N/A</u> .
14. X Movant seeks relief based on the debtor(s)' failure to make payments Debtor(s)' payment history is attached as exhibit "A." Movant represents that the attached payment history is a current payment history reflecting all payments, advances, charges and credits from the beginning of the loan. Movant further represents that the payment history is self-explanatory or can be interpreted by application of coding information that is also attached Movant acknowledges that the Court may prohibit the use of parol evidence to interpret a payment history that does not satisfy these representations.
15. Movant seeks relief based on the debtor(s)' failure to provide a certificate of

- 15. ______. Movant seeks relief based on the debtor(s)' failure to provide a certificate of insurance reflecting insurance coverage as required under the debtor's pre-petition contracts.
- 16. If applicable: Name of Co-Debtor: N/A.
- 17. Based on the foregoing, movant seeks termination of the automatic stay [and the co-debtor stay, if applicable] to allow movant to foreclose or repossess the debtor(s)' property and seeks to recover its costs and attorneys' fees in an amount not to exceed the amount listed in paragraph 9.
- 18. Movant certifies that prior to filing this motion an attempt was made to confer with the Debtor(s)' counsel (or with Debtor(s), if *pro se*) either by telephone, by e-mail or by facsimile, by the following person on the following dates and time: May 7, 2018 at 3:47 p.m. and May 8, 2018 at 11:15 a.m. The undersigned, or a member of this firm acting on my behalf, had communicated by e-mail with Abelardo Limon, Jr., attorney for Debtors. That party was advised that this Motion was being prepared for filing, and the matter was discussed. An agreement could not be reached. If requested by debtor or debtor's counsel, a payment history in the form attached to this motion was provided at least two days, excluding intermediate weekends and holidays, before this motion was filed.

Date: June 18, 2018

Kerry L. Haliburton

State Bar No. 08743400

of

NAMAN, HOWELL, SMITH & LEE, PLLC

P.O. Box 1470

Waco, Texas 76703-1470

(254) 755-4100

FAX (254) 754-6331

E-mail: haliburton@namanhowell.com

ATTORNEYS FOR POPLAR GROVE RENTALS

Certificate of Service and Certificate of Compliance with BLR 4001

A copy of this motion was served on the persons shown on exhibit "1" at the addresses reflected on that exhibit on June _/\(\sigma\), 2018 by prepaid United States first class mail. Movant certifies that movant has complied with Bankruptcy Local Rule 4001.

Kerry L. Haliburton

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that	are di	e within	5 da	ys of the	expiratio	in date. Re	instatemen	t is further ex	plained e	lsewhere in	this agree	ment.
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Security deposit shall be held by Lessor as security for the performance of all terms herein including, but not limited to, any late payment or redelivery charge. Such deposit (or part thereof that has not been applied to remedy default(s) of Renter) shall be refunded, without interest, only on the expiration of the term of this rental agreement if all of Renter's obligations herein have been performed or discharged, Renter has not been late on payments more than 2 times, and Renter acquires ownership of the property. Lessor reserves the right to use the proceeds of the security deposit to remedy any breach by you of the terms of this lease. In the event of such application of funds, Renter may be required to restore the security deposit to the original amount.

REINSTATEMENT: If this Lease expires, Renter can reinstate it without losing any rights or options previously acquired by making all rental and other payments due within 16 days of the renewal date. Or, if Renter returns the property to Lessor within this time, then Renter will have 30 days from the date of return to reinstate by paying all payments due.

ALTERATIONS & ADDITIONS TO RENTAL PROPERTY: Renter shall not permit the leased property to be altered by the addition of equipment and accessories or the placing of signs thereon and shall not permit the leased property to be tied to or otherwise affixed to any real estate (such as another building or a permanent foundation) in such a manner that the same can not be removed without damage to the leased property. Leased storage property is not intended for human occupancy.

INSPECTION/REPOSSESSI Lessor shall have the right to inspect the rented property at all reasonable times. Lessor shall have the right to lawfully remove the property in the event of non-payment and/or default under this contract. This Agreement constitutes written permission for Lessor to enter upon your property to take any reasonable means necessary to recover the leased property in the event of Renter's default, provided same can be done without breaking the peace.

ASSIGNMENT: Renter may not sell, mortgage, pawn, pledge, encumber, dispose of the property or move it from the delivery location without Lessor's prior written consent. If Renter does so, Renter will have breached this Lease and Lessor will have the immediate right to take possession of the property. Lessor may sell, transfer or assign this Lease. without notice to Renter. Renter may not assign any rights under this Agreement to any third party without Lessor's written consent which shall not be unreasonably withheld.

LOCATION OF PROPERTY: The leased property shall be kept at the address to which it is delivered. It shall not be moved from that address without Lessor's prior written consent which shall not be unreasonably withheld. The leased property may only be moved by carriers pre-authorized by Lessor in writing. There is a charge to move the leased property. Renter's account must be paid up to date and in good standing in order to relocate the leased property to another location or it will be taken back to the local authorized dealer. Any unauthorized relocation of the leased property shall constitute a breach of this Lease, theft of leased property, and entitle Lessor to declare the Lease terminated and begin legal proceedings to repossess the leased property. Renter will be liable for any damage to the leased property. If the leased property cannot be recovered, Renter will be liable for the fair market value as described herein.

TITLE, MAINTENANGE AND TAXES: Renter is responsible for any and all real estate and personal property taxes. Lessor retains title to the leased property at all times and will pay any sales taxes which might be levied upon the property. Renter does not own the property unless Renter buys it or acquires ownership as provided by the terms of this Lease. Renter must maintain the leased property in good repair and working order as long as Renter has possession of property.

OUR LIABILITY: Notwithstanding anything contained in this lease to the contrary, Lessor shall not be liable to Renter or to any other person, firm or corporation by reason of the loss of, damage to or destruction of any contents contained from time to time in the leased property, unless such loss, damage or destruction is due to Lessor's negligence or the negligence of our agents, servants or employees. Whether or not such loss, damage, or destruction of the property kept in the leased premises is due to Lessor's negligence, or that of Lessor's agents, servants, or employees or otherwise, Lessor's liability shall not exceed the value of the building in question as indicated in this lease. In this regard, Renter warrant's and guarantees to Lessor that no property in excess of said limit of liability shall be placed in or stored in the leased property other than at Renter's sole peril.

MOTICE TO INTERESTED PARTIES:

Notice is hereby given to any holder of this instrument or any interest therein that to the extent this instrument may be deemed to be a consumer lease agreement, the rights of such holder, if any, are subject to all claims and defenses which the debtor could assert against the seller of the goods and services obtained pursuant thereto, but with recovery by the debtor being limited to the amount paid by the debtor hereunder.

NOTICE TO RENTER:

BY SIGNING THIS DOCUMENT, YOU ADMIT THAT YOU HAVE READ ALL PAGES,

UNDERSTAND IT, IT DOES NOT CONTAIN ANY BLANK SPACES & YOU RECEIVED A LEGIBLE, SIGNED COPY OF IT. YOU ALSO ADMIT THAT YOU HAVE RECEIVED THE LEASED PROPERTY IN SATISFACTORY CONDITION

*SIGNATURE MUST MOTOWN DATE: 09/09/15
RENTER:

CO-RENTER:

WITNESS:

DATE: 9/9/K

Page 2 of 4

OUR RIGHTS TO TAKE POSSESSION: If Renter does not renew this lease, Lessor shall have the right to take possession of the leased property. If Renter does not allow Lessor to do so, Renter agrees to pay Lessor's costs incurred in taking possession of the property including reasonable attorney's fees and court costs. By signing this Agreement, Renter authorizes any person having an interest in the real property upon which the leased property is placed including but not limited to, Landlords, Owners, and Co-Renters, the right to enter said property for the purpose of assisting Lessor in repossessing the leased property.

cost of enforcing this Agreement: In the event Lessor incurs costs or expenses in retrieving the leased property or otherwise enforcing the terms of this Agreement because of Renter's breach thereof, Lessor shall recover from Renter all the costs and expenses by reason thereof, including, but not limited to driver trip fees, electricians, plumbers, laborers, Lessor's reasonable attorney's fees, and court costs. More specifically, if Renter defaults under the terms of this Agreement and Lessor proceeds to retrieve the leased property, and Renter then pays the amount in arrears after Lessor has made the trip to retrieve the leased property, then Renter shall pay Lessor, in addition to the payments in arrears, the sum of \$300.00 plus sales tax as reimbursement of said expenses.

BANKRUPTCY NOTIFICATIONS: Should Renter file bankruptcy, Renter's attorney must be advised that this Lease/
Rental Agreement meets the requirements of the Texas Rental-Purchase Agreement Act. Therefore, Renter will be
required to either assume or reject this lease. The true and proper placement of Renter's debt to Lessor is as an
"unexpired lease/executory contract." The leased property is not considered to be a personal asset, personal property,
secured property or secured asset of Renter. Any listing of such could compel Lessor to file for relief of automatic stay
in order to recover the leased property.

CONDITION OF THE PROPERTY: Lessor and Renter agree that Renter has examined the leased property, knows its condition and has agreed to lease the property in "as is" condition and that Lessor has made no representations, warranties, or promises of any kind or nature, either expressed or implied, as to the condition, quality, suitability, or fitness of purpose of the leased property.

GOVERNING LAW/VENUE: The laws of the state of Texas shall govern this contract in all respects. Renter agrees to submit to the jurisdiction of the county where the leased property is located or where this lease agreement was signed.

CHANGES TO THIS AGREEMENT: This Agreement sets forth the parties entire agreement and may NOT be changed except in writing signed by both parties.

SEVERABILITY CLAUSE: Every provision of this Lease is intended to be severable. If any term or provisions is illegal or invalid for any reason whatsoever, the illegality or invalidity shall not affect the validity of the remainder of the Lease.

CLASS ACTION WAIVER: All Claims arising out of/or relating to this Lease must be brought in an individual capacity and not as a plaintiff or class member in any purported class or represented pleading.

DISPUTES AND ARBITRATION: If a dispute arises under this Agreement, the parties will initially attempt to resolve the dispute through friendly consultation. If the dispute is not resolved within a reasonable period, either party may bring suit against the other in a civil court having authority to hear replevin actions with the limitations that matter(s) with potential damages over \$20,000.00 must be submitted to binding arbitration governed by the Federal Arbitration Act.

PERMITTED COMMUNICATION WITH RENTER:

Renter agrees that Lessor or its agents, including debt collectors, may contact Renter regarding this Agreement/account at any number Renter provides to Lessor. If Renter provides Lessor with a cell phone number, Renter agrees that Lessor may contact Renter using that number and may also contact Renter via text messaging, regardless of whether Renter is charged by his or her service provider for the text or call. Renter also agrees to be contacted via automatic dialing and prerecorded message system.

MOTICE TO RENTER: BY SIGNING THIS DOCUMENT, YOU ADMIT THAT YOU HAVE READ ALL PAGES, UNDERSTAND IT, IT DOES NOT CONTAIN ANY BLANK SPACES & YOU RECEIVED A LEGIBLE, SIGNED COPY OF IT. YOU ALSO ADMIT THAT YOU HAVE RECEIVED THE LEASED PROPERTY IN SATISFACTORY CONDITION

*SIGNATURE MUST MATCH SHORO ID.

RENTER:

GO-RENTER:

WITNESS:

DATE:

9/9/15

RENTER:	Victor Hugo Tamayo	D.O	.B.	S.S.	D.	L					
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DELIVERY ADDRESS VERIFICATION:											
RENTER: Victor Hugo Tamayo											
	WHOSE ADDRESS IS: 32028 Whipple Rd										
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*** OFFICE USE ONLY *** <u>"ASSIGNMENT"</u>											
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Page 4 of 4

lamayo, victor myo

Case 17-10266 Document 49 Filed in TXSB on 06/18/18 Page 8 of 12

31928 SH 100 Los Freenos, TX 78566

Fex: 956-412-0826 Phone: 512-787-1364

RGV Portable Buildings

Authorized Agent of Derksen Portable Buildings

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	TOTAL SAL				\$0.0	5	NET Cost Red	uction (LINE 4+1	1.0 + tax rate	1.06250	\$0.00
6			(LINE 3 + 5)		\$0.0	6	AMOUNT TO F	RTO (LINE 3 - L			\$2,195.00
7	CASH REC	CEIVED			7	7	MONTHLY PA	YMENT	(LINE 6+	21.6	\$101.62
8		NT DUE (LIN			\$0.0	D 8	M/ State SALE		(LINE 7 x	0.06250	\$6.35
MAKE	ALL CHECKS	PAYABLE TO	··· DERKSE	PORTABLE!	BUILDINGS***	9		TAX (LINES 8			\$6.35
						10		ENT (LINE 7+L			\$107.97
						11			ontract (Line 17	x 36)	\$3,886.92 \$100.00
						12	SECURITY DE			ガラスタ	
	·······				***************************************	13.	TOTAL RECEI	AED (Wethod)	Ckn-CC- Cash:	#1172	3 9207.51
							MAKE	ALL CHEC	KS PAYA	BLE TO	
FOR A	LL REPAI	RS FAX TO	OKY SHO	P AT (270)	623-8965	***DERKSEN PORTABLE BUILDINGS***					
					40000		DEKK	SEN PURI	ADLE DUI	LDINGO	
			emainin	G "BAL	NNGE						
	TED DELIVE			~ # 4 4 PP					,		
10 TO 1	5 WORKING	DAYS PRO	M PURCHAS	THEN PLACE	OUR "OPTIONS"			***************************************		hater-12-20111111111111111111111111111111111	
PENCIL	in WHERE & c	ive Measureme	nts from END o	SIDE of BLDG.	to PLACE options.	DOORS F	ACING				
Limital	· · · III.	, , , , , , , , , , , , , , , , , , ,									
					r i	DIRECTIO	ons				
1											
					1						
							THE PARTY OF THE P	NO PA	OF angled	ur local	
Derkse	n Buildings	and its age	nts are NO	responsible	o for <u>permits, s</u>	ewacks, res	trictions, or co	venums, PLEA	ac contact yo	ur rocali	
codes	tepartment	or Homeow	mers Assoc	sation. It is u	p to the custo	mer to de	cide whether	Siguno con	uidores ard		
delice	le for deli	very, 'Deri	sen Buildin	gs is NOT re	esponsible for	vard or drive	way damage.	rree delivery a	and set up		

includes ONE TRIP, additional trips may incur CHARGES to the customer. I, the customer, have read the discipation Terms And

Conditions Of Sale and fully accept the terms provided therein. First 50 miles Free Delivery From Lot Thereafter \$3.00 Per Mile.

Customer's Signature:

Exhibit A

Rentals		XX 42056
ove	× 648	XX
9	XOX	7

Employee: KJV

PM

DATE: 4/10/18 TIME: 3:37:05

270) 804-7501 Mayfield Poplar P.O. Bo

**** PAYMENT HISTORY REPORT ****

ACCT#:

05/16/2016 04/16/2016 03/16/2016 08/25/2016 07/22/2016 06/17/2016 10/24/2016 12/30/2016 11/29/2016 09/22/2016 PD: 06/14/2017 PD: 05/13/2017 04/07/2017 03/04/2017 02/02/2017 C*S236732 C*S236732 CK Number ä PD: DO: 07:51 07:51 07:51 07:51 07:51 07:51 07:51 07:50 07:43 07:40 08:08 08:04 08:17 07:42 07:42 67:43 08:08 08:04 11:25 11:25 07:39 07:39 07:39 07:39 08:17 70:70 70:70 07:41 07:41 07:41 07:41 Empl. Other Charges Due (La 3.00 33.00 33.00 31.00 33.00 30.00 30.00 30.00 30.00 30.00 30.00 30.00 30.00 30.00 30. 100.00 2.00 Total Total Payment 107.97 0.000 0.00 Club Tax 6.35 00.0 Club 0.00 101.62 0.00 101.62 0.00 101.62 0.00 101.62 0.00 101.62 0.00 101.62 0.00 101.62 0.00 101.62 0.00 101.62 0.00 101.62 101.62 0.00 101.62 0.00 101.62 0.00 101.62 0.00 LDW 0.00 Message Phone: Days Late Payment 101.62 Contract 47559 47559 47559 47559 47559 N/A 11/15/16 47559 47559 47559 47559 47559 47559 47559 47559 47559 47559 47559 47559 47559 N/A N/A 11/15/16 12/15/16 10/15/16 12/15/15 11/15/15 HM PHONE: WK PHONE: CELL PHONE: 956-592-3602 OTHER PHONE: N/A 1/15/17 N/A 2/15/17 N/A 9/15/16 N/A 7/15/16 N/A 8/15/16 N/A 6/15/16 N/A 6/15/17 N/A 5/15/17 N/A 4/15/17 N/A 3/15/17 5/15/16 2/15/16 1/15/16 4/15/16 3/15/16 Due Date 6/15/17 Due N/A NA N/A N/A N/A N/A N/A N/A 3/15/17 N/A N/A N/A 11/5/17 N/A N/A 10/15/16 N/A 1/15/16 N/A 12/15/15 11/15/15 N/A 9/15/16 N/A 8/15/16 10/15/15 N/A 7/15/16 N/A 6/15/16 N/A 5/15/16 N/A 4/15/16 3/15/16 N/A 2/15/16 Date Contract Information Term N/A TAMAYO, VICTOR HUGO 32028 WHIPPLE ROAD LOS FRESNOS TX 78566 HM PHONE: WK PHONE: 6/14/17 6/14/17 6/14/17 6/15/17 8/7/17 1/4/17 1/4/17 1/29/16 1 12/15/15 1 10/15/15 1 10/15/15 1 9/30/15 Payment History 11/16/15 1/16/15 9/23/16 8/25/16 8/25/16 7/22/16 7/22/16 6/17/16 6/17/16 5/16/16 4/18/16 4/18/16 3/16/16 3/16/16 2/15/16 2/15/16 1/15/16 1/15/16 Type Date P250076636 6
P250076636 6
P250073261 5
P250063507 4
P250069507 4
P250065537 3
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P250065881 1
P250065881 1
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P250049889 7 P2550031020 P2550031020 P2550028975 P2550028975 P2550027060 P250023497 1 R250022473 9 R250022473 9 P250035725 P250035725 P250033319 P250033319 Contract# 47559 Receipt#

101.62

10/15/15 47559

9/30/15

Payment - User: KJV Level: 4

	□ Always Display Actions				Cell 956-592-3602 Other				#PMT NEXT DUE	10 4/15/2018	
									TOTAL	1186.00	
			Apt	Zip 78566	Mess				OTHER	106.30	
				State TX	×	ILING			LDW/int	0.00	
ACCOUNT #.				Ø		Directions SAME AS MAILING		NOT CALL !*	DUE DATE TYP/TRM PAYMENT	107.97	
ξ.	CTOR HUGO		PLE ROAD	SO	¥	Directions		IPTCY **DO	TYP/TRM	× cc	
	Cust. Name TAMAYO, VICTOR HUGO		32028 WHIPPLE ROAD LOS FRESNOS						Comments CH. 13 BANKRUPTCY **DO NOT CALLI**	DUE DATE	6/15/17 R M
	Cust. Name	Alt. Name	Address	₹J	Hm Phone	Zone 1-TEXAS	Commitment	Comments CI	CONTRACT#	47559	

 107.97
 0.00
 106.30
 #PMIT
 NEXT DUE

 GRAND TOTAL
 1186.00
 ALL
 ALL

 F4 - Adjust Other Charges
 F6 - Complete
 299 Days Overdue

Rating / Status B Bankruptcy - Kerry

Late over 7 days: 10 Late over 30 days: 0 Lifetime NSF Checks: 0

EXHIBIT "1"

Abelardo Limon, Jr. Limon Law Office PC 890 W. Price Road Brownsville, TX 78520

Victor Hugo Tamayo Maria Tamayo 32028 Whipple Road Los Fresnos, TX 78566

Cindy Boudloche Chapter 13 Trustee 555 N. Carancahua Suite 600 Corpus Christi, TX 78401

U.S. Trustee Office of the U.S. Trustee 606 N. Carancahua Corpus Christi, TX 78401

IN ADDITION TO:

- 1) NOTICE OF APPEARANCES FILED BY OTHER ATTORNEYS
- 2) 20 LARGEST UNSECURED CREDITORS